

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kenneth Patrick Ray
Debtor

Case No. 22-00036-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Apr 17, 2025

User: AutoDocket
Form ID: pdf010

Page 1 of 3
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2025:

Recip ID	Recipient Name and Address
db	+ Kenneth Patrick Ray, 14846 Sherwood Drive, Greencastle, PA 17225-9471
5454993	+ AT&T, PO Box 537104, Atlanta, GA 30353-7104
5455000	+ Enhanced Recovery Company, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
5455002	First Energy/Penn Power, 2800 Pottsville Pike, Post Office Box 16001, Reading, PA 19612-6001
5455012	+ Rescue Hose Company No 1/Green, 842 S Washington Street, Greencastle, PA 17225-1346
5455014	+ Summit Health/Chambersburg Hospital, 112 N 7th Street, Chambersburg, PA 17201-1700
5455018	+ Tracy Ray, 544 S Carlisle Street, Greencastle, PA 17225-1591
5455020	Waynesboro Area ALS Unit Inc, Post Office Box 726, New Cumberland, PA 17070-0726

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: BankruptcyECFMail@mccalla.com	Apr 17 2025 18:51:00	U.S. Bank Trust National Association, not in its i, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 17 2025 18:54:22	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5454992	Email/Text: collectors@arresourcesinc.com	Apr 17 2025 18:51:00	AR Resources, Inc., Attn: Bankruptcy, Po Box 1056, Blue Bell, PA 19422
5454997	Email/Text: customercareus@creditcorpsolutionsinc.com	Apr 17 2025 18:51:00	Credit Corp Solutions, Attn: Bankruptcy, 63 East 11400 South #408, Sandy, UT 84070
5454994	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 17 2025 18:54:22	Capital One Bank, PO Box 30285, Salt Lake City, UT 84130-0285
5454995	+ Email/PDF: ais.chase.ebn@aisinfo.com	Apr 17 2025 18:54:22	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
5454996	+ Email/Text: documentfiling@lciinc.com	Apr 17 2025 18:51:00	Comcast, PO Box 3005, Southeastern, PA 19398-3005
5454998	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 17 2025 18:54:22	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
5454999	+ Email/Text: mrdiscen@discover.com	Apr 17 2025 18:51:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5455001	Email/Text: ECF@fayservicing.com	Apr 17 2025 18:51:00	Fay Servicing LLC, Attn: Bakruptcy Dept, PO Box 809441, Chicago, IL 60680
5454989	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 17 2025 18:51:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346

5455004	^	MEBN	Apr 17 2025 18:46:33	KML Law Group PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
5455005	+	Email/PDF: resurgentbknotifications@resurgent.com	Apr 17 2025 18:54:27	LVNV Funding LLC, PO Box 10497, Greenville, SC 29603-0497
5458655		Email/PDF: resurgentbknotifications@resurgent.com	Apr 17 2025 18:54:27	LVNV Funding, LLC c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5455006		Email/Text: camanagement@mtb.com	Apr 17 2025 18:51:00	M & T Bank, Po Box 900, Millsboro, DE 19966
5456009	+	Email/Text: camanagement@mtb.com	Apr 17 2025 18:51:00	M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
5457360		Email/Text: BankruptcyECFMail@mccalla.com	Apr 17 2025 18:51:00	U.S. Bank Trust National Association, not in its, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
5461554	+	Email/Text: UIBankruptcyNotices.DLLR@maryland.gov	Apr 17 2025 18:51:00	Maryland Dept of Labor, Div of Unemployment Insurance, 1100 Eutaw Street, Baltimore MD 21201-2226
5455007	+	Email/Text: bankruptcy@ncaks.com	Apr 17 2025 18:51:00	National Credit Adjusters, LLC, 327 West 4th Avenue, Po Box 3023, Hutchinson, KS 67504-3023
5455008	+	Email/Text: Bankruptcies@nragroup.com	Apr 17 2025 18:51:00	National Recovery Agency, Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015
5457414		Email/PDF: cbp@omf.com	Apr 17 2025 18:54:31	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
5455009	+	Email/PDF: cbp@omf.com	Apr 17 2025 18:54:31	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
5454990		Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 17 2025 18:51:00	PA Dept of Revenue, Attn: Bankruptcy Division, Dept 280946, Harrisburg, PA 17128-0946
5455010		Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 17 2025 18:54:22	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
5462559		Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 17 2025 18:54:31	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5458975		Email/Text: bnc-quantum@quantum3group.com	Apr 17 2025 18:51:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
5455011	+	Email/Text: bankruptcy@republicbank.com	Apr 17 2025 18:51:00	Republic Bank and Trust Co, 601 W Market Street, Louisville, KY 40202-2700
5455013	+	Email/PDF: resurgentbknotifications@resurgent.com	Apr 17 2025 18:54:23	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
5455015	+	Email/Text: bankruptcy@sw-credit.com	Apr 17 2025 18:51:31	SWC Group, 4120 International Parkway #100, Carrollton, TX 75007-1957
5455184	^	MEBN	Apr 17 2025 18:46:37	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5455016	+	Email/PDF: ais.sync.ebn@aisinfo.com	Apr 17 2025 18:54:26	Synchrony Bank, PO Box 960013, Orlando, FL 32896-0013
5455017	+	Email/Text: bncmail@w-legal.com	Apr 17 2025 18:51:00	Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
5455019	+	Email/Text: ECMCBKNotices@ecmc.org	Apr 17 2025 18:51:00	U.S. Department of Education, Ecmc/Attn: Bankruptcy, PO Box 16408, Saint Paul, MN 55116-0408
5456654	+	Email/Text: bankruptcynotification@wellspan.org	Apr 17 2025 18:51:00	Wellspan Health, P O Box 15119, YORK, PA

District/off: 0314-1
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Total Noticed: 43

5462990 + Email/Text: bankruptcy@firstenergycorp.com

17405-7119

Apr 17 2025 18:51:00

West Penn Power, 5001 NASA Blvd, Fairmont,
WV 26554-8248

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5454991		2nd Wife (Need her name and address
5474592		Franklin County Tax Claim Bureau, Removed claim filed in incorrect case
cr	*+	M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
5461555	*+	Wellspan Health, PO Box 15119, York PA 17405-7119
5455003	##	Franklin Cty Tax Bureau, 443 Stanley Avenue, Chambersburg, PA 17201-3600

TOTAL: 2 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Gary J Imblum	on behalf of Debtor 1 Kenneth Patrick Ray gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.info ructcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
Rebecca Ann Solarz	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust bkgroup@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

**Kenneth Patrick Ray
aka Kenneth P Ray**

Debtor 1

Chapter: 13

Case No.: 1:22-bk-00036-HWV

**Jack N Zaharopoulos, Chapter 13
Trustee**

vs.

Movant(s)

**Kenneth Patrick Ray
aka Kenneth P Ray**

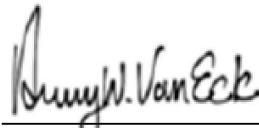
Respondent(s)

ORDER

Upon consideration of the Trustee's Certificate of Default, Doc. 133, and the Stipulation in settlement of the Trustee's prior Motion to Dismiss Case for Material Default, Doc. 129, it is

ORDERED that the above-captioned case is **DISMISSED**. Notwithstanding the dismissal of this case, the Court retains jurisdiction over timely requests for payment of compensation.

By the Court,



Henry W. Van Eck, Chief Bankruptcy Judge
Dated: April 16, 2025